

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: §  
§  
TOBIN, BRIAN § Case No. 15-42430  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 183,850.00 (Without deducting any secured claims)	Assets Exempt: 15,688.00
Total Distributions to Claimants: 1,963.03	Claims Discharged Without Payment: 24,294.70
Total Expenses of Administration: 2,536.97	

3) Total gross receipts of \$ 4,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 4,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	2,536.97	2,536.97	2,536.97
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	NA	26,257.73	26,257.73	1,963.03
<b>TOTAL DISBURSEMENTS</b>	\$ NA	\$ 28,794.70	\$ 28,794.70	\$ 4,500.00

4) This case was originally filed under chapter 7 on 12/16/2015 . The case was pending for 38 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/14/2019 By: /s/JOSEPH E. COHEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2015 Income Tax RefundFederal: \$9,120 State: \$763	1224-000	4,500.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$4,500.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 0.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:JOSEPH E. COHEN, TRUSTEE	2100-000	NA	1,125.00	1,125.00	1,125.00
TRUSTEE COMPENSATION:JOSEPH E. COHEN, TRUSTEE	2200-000	NA	15.28	15.28	15.28
INTERNATIONAL SURETIES LTD.	2300-000	NA	2.69	2.69	2.69
ASSOCIATED BANK	2600-000	NA	40.00	40.00	40.00
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):COHEN & KROL, ATTORNEYS	3110-000	NA	902.67	902.67	902.67
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):JOSEPH E. COHEN	3110-000	NA	451.33	451.33	451.33
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 2,536.97</b>	<b>\$ 2,536.97</b>	<b>\$ 2,536.97</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	DISCOVER BANK	7100-000	NA	16,809.57	16,809.57	1,256.68
	PORTFOLIO RECOVERY					
000002	ASSOCIATES, LLC	7100-000	NA	9,448.16	9,448.16	706.35
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 26,257.73</b>	<b>\$ 26,257.73</b>	<b>\$ 1,963.03</b>

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit 8Case No: 15-42430 ABG Judge: A. BENJAMIN GOLDGAR  
Case Name: TOBIN, BRIAN

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 12/16/15 (f)

341(a) Meeting Date: 02/04/16

Claims Bar Date: 03/16/17

For Period Ending: 01/14/19

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 28629 W. Ravine Drive Barrington, Illinois 60010 (	182,000.00	0.00		0.00	FA
2. (2001 Chevrolet Venture with aprox. 150,000 miles)	2,000.00	0.00		0.00	FA
3. General and ordinary household goods and furnishin	1,000.00	0.00		0.00	FA
4. Necessary wearing apparel	500.00	0.00		0.00	FA
5. Checking account at JP Morgan Chase	200.00	0.00		0.00	FA
6. Savings account at BMO Harris	650.00	0.00		0.00	FA
7. 401(K) through employer	6,524.00	0.00		0.00	FA
8. 2015 Income Tax RefundFederal: \$9,120 State: \$763 (u)	9,883.00	0.00		4,500.00	FA
9. Child support due and owing to debtor	2,664.00	0.00		0.00	FA
10. Term life insurance through Unum Life Ins. Company	0.00	0.00		0.00	FA
11. Term life insurance through Hartford No cash surre	0.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$205,421.00	\$0.00	\$4,500.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

DEBTOR HAS NO ADDITIONAL FUNDS. TRUSTEE TO PREPARE HIS TFR AND RELATED DOCUMENTS - 4/29/18. TRUSTEE HAS PREPARED MOTION TO COMPROMISE - 1/9/2018. TRUSTEE FILING A MOTION TO COMPROMISE - 6/28/17. TRUSTEE FILED A MOTION FOR TURNOVER OF TAX REFUND AND BANK BALANCES FROM DEBTOR; MOTION SET FOR 1/6/17 - 1/10/17. NO CHANGE -10/31/16. TRUSTEE HAS MADE DEMAND TO DEBTOR FOR TURNOVER OF REFUND AND BANK BALANCES - 7/30/16. TRUSTEE HAS REQUESTED ADDITIONAL RECORDS FROM DEBTOR - 4/30/16.

Initial Projected Date of Final Report (TFR): 06/30/17

Current Projected Date of Final Report (TFR): 03/31/18

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-42430 -ABG  
Case Name: TOBIN, BRIANTrustee Name: JOSEPH E. COHEN  
Bank Name: UNKNOWN BANK  
Account Number / CD #: \*\*\*\*\*0396 Checking AccountTaxpayer ID No: \*\*\*\*\*5812  
For Period Ending: 01/14/19Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/11/17	8	Brian Tobin	Tax refund	1224-000	4,500.00		4,500.00
			Income tax refund				
08/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,490.00
09/08/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,480.00
10/06/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,470.00
11/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	4,460.00
06/06/18	300001	International Sureties Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	Bond premium	2300-000		2.69	4,457.31
* 10/26/18	300002	JOSEPH E. COHEN, Trustee 105 West Madison Street Chicago, IL 60602	Trustee Fees			1,140.28	3,317.03
			Trustee Fees				
			Fees 1,125.00	2100-003			
			Expenses 15.28	2200-003			
* 10/26/18	300003	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-003		902.67	2,414.36
* 10/26/18	300004	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-003		451.33	1,963.03
* 10/26/18	300005	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 7.47598%	7100-003		1,256.68	706.35
* 10/26/18	300006	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK POB 41067	Claim 000002, Payment 7.47606%	7100-003		706.35	0.00

Page Subtotals 4,500.00 4,500.00

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-42430 -ABG  
Case Name: TOBIN, BRIANTrustee Name: JOSEPH E. COHEN  
Bank Name: UNKNOWN BANK  
Account Number / CD #: \*\*\*\*\*0396 Checking AccountTaxpayer ID No: \*\*\*\*\*5812  
For Period Ending: 01/14/19Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 10/29/18	300002	Norfolk, VA 23541 JOSEPH E. COHEN, Trustee 105 West Madison Street Chicago, IL 60602	Trustee Fees Check replaced due to toner cartridge issue.  Fees ( 1,125.00 ) Expenses ( 15.28 )	2100-003 2200-003		-1,140.28	1,140.28
* 10/29/18	300003	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees Check replaced due to toner cartridge issue.	3110-003		-902.67	2,042.95
* 10/29/18	300004	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees Check replaced due to toner cartridge issue.	3110-003		-451.33	2,494.28
* 10/29/18	300005	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 7.47598%	7100-003		-1,256.68	3,750.96
* 10/29/18	300006	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK POB 41067 Norfolk, VA 23541	Claim 000002, Payment 7.47606% Check replaced due to toner cartridge issue.	7100-003		-706.35	4,457.31
10/29/18	300007	JOSEPH E. COHEN, Trustee 105 West Madison Street Chicago, IL 60602	Trustee Fees Trustee Fees  Fees 1,125.00 Expenses 15.28	2100-000 2200-000		1,140.28	3,317.03
10/29/18	300008	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-000		902.67	2,414.36
10/29/18	300009	JOSEPH E. COHEN	Attorney for Trustee fees	3110-000		451.33	1,963.03

Page Subtotals 0.00 -1,963.03



ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-42430 -ABG  
Case Name: TOBIN, BRIAN

Trustee Name: JOSEPH E. COHEN  
Bank Name: UNKNOWN BANK  
Account Number / CD #: \*\*\*\*\*0396 Checking Account

Taxpayer ID No: \*\*\*\*\*5812  
For Period Ending: 01/14/19

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/29/18	300010	105 West Madison Street Chicago, IL 60602 Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 7.47598% Check replaced due to toner cartridge issue.	7100-000		1,256.68	706.35
10/29/18	300011	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK POB 41067 Norfolk, VA 23541	Claim 000002, Payment 7.47606%	7100-000		706.35	0.00

COLUMN TOTALS	4,500.00	4,500.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	4,500.00	4,500.00	
Less: Payments to Debtors		0.00	
Net	4,500.00	4,500.00	

Page Subtotals 0.00 1,963.03

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-42430 -ABG  
Case Name: TOBIN, BRIAN

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*0066 Checking Account

Taxpayer ID No: \*\*\*\*\*5812  
For Period Ending: 01/14/19

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

COLUMN TOTALS	0.00	0.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****0396	4,500.00	4,500.00	0.00
Checking Account - *****0066	0.00	0.00	0.00
	-----	-----	-----
	4,500.00	4,500.00	0.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00